



AFFORDABLE CARE ACT

February 26, 2016

THE AFFORDABLE CARE ACT IS WORKING: NUMBERS TO KNOW

Expanded Coverage:

- Due to the ACA, for the first time ever, less than 10 percent of Americans are uninsured – with the uninsured rate currently at 8.8 percent. [\[White House\]](#)
- Overall, 17.6 million uninsured Americans have gained health insurance coverage since enactment of the Affordable Care Act. [\[HHS\]](#)
- An estimated 12.7 million individuals are signed up for coverage in Health Insurance Marketplace plans for 2016. [\[HHS\]](#)
- 14.1 million additional individuals have enrolled in Medicaid or CHIP since the beginning of Open Enrollment in October 2013. [\[CMS\]](#)

New Consumer Protections:

- 129 million Americans with pre-existing health conditions, including 17 million children, no longer have to worry about being denied coverage or charged higher premiums due to their health status. [\[HHS\]](#)
- 105 million Americans no longer have a lifetime limit or an annual limit on their coverage. [\[HHS\]](#)

Savings and Benefits for Seniors:

- Nearly 10.7 million seniors have saved more than \$20.8 billion on their prescription drugs since 2010 – an average savings of \$1,945 per senior. [\[CMS\]](#)
- 39.2 million seniors in Medicare have received free preventive services with no co-pay under the ACA, due to the new free preventive services benefit. [\[CMS\]](#)
- Since the enactment of the ACA, the solvency of the Medicare Trust Fund has been extended by 13 years. [\[CMS\]](#)

Savings for Other Consumers:

- The average premium for employer-provided coverage rose only 2.7 percent in 2015 – compared to an average annual rate of 9.5 percent in 2000-2010. [\[CEA\]](#)
- Americans have saved \$9 billion because of the new requirement that insurers have to spend at least 80 percent of every premium dollar they receive on quality health care. [\[HHS\]](#)
- 83 percent of consumers buying health plans in the Marketplace qualify for tax credits that make their plans affordable. Nearly 7 in 10 consumers in the Marketplace can get covered for \$75 or less a month after tax credits. [\[HHS\]](#)
- 137 million Americans in private plans now have guaranteed access to free preventive services, with no co-pay, due to the Affordable Care Act. [\[HHS\]](#)

Savings for Taxpayers:

- Over the last few years, health care costs have been growing at the slowest rate in over 50 years – benefiting taxpayers and consumers. [\[CEA\]](#)
- The average annual growth in Medicare spending per enrollee has fallen from 3.7 percent in 2010 to 0.9 percent in 2014. [\[CEA Blog\]](#)
- \$27.8 billion has been recovered for taxpayers from stepped-up anti-fraud efforts in Medicare and other health programs under the ACA. [\[HHS\]](#)

Improved Quality:

- 87,000 lives and nearly \$20 billion have been saved, due to a 17 percent reduction in hospital-acquired conditions, such as infections, from 2010 to 2014, under the ACA. [\[HHS\]](#)
- Under the ACA, unnecessary hospital readmissions in Medicare have fallen for the first time on record, resulting in 150,000 fewer readmissions. [\[HHS\]](#)
- In 2015, in a survey, 86 percent of consumers in Marketplace plans or newly insured under Medicaid due to the ACA, including 87 percent of Republicans, expressed satisfaction with their coverage. [\[Commonwealth Fund\]](#)